



Slide 1: Welcome

Welcome to our presentation. Today we are going to discuss Elder Financial Abuse- a growing problem and one of the most under-reported types of elder abuse. (Presenter: Explain your role and about your organization)

Tip:

This presentation is geared towards seniors but could also be given to community groups or professionals who are interested in stopping elder financial abuse. If your audience is seniors, remember to speak clearly, loudly, and allow time for questions. Consider showing a short film or video during the presentation to break things up. Some suggestions are:

To play **Preventing Elder Financial Exploitation: How Banks can Help**

<https://www.youtube.com/watch?v=-Ktqhpnt5qc> click the button in the lower right corner to play the video in a browser window. You must have an internet connection.

Last Will and Embezzlement (Mickey Rooney is featured in this Terra Nova film available for purchase)

The Elder Justice Initiative has brochures and information sheets that are for your use and are available to download from the EJI site. You may also want to hand out flyers from your local government agencies or community groups that assist the elderly. Best Wishes on your presentation.

THE STATISTICS

- According to the Bureau of Justice Statistics National Crime Victimization Survey, in 2014, 2.6 million persons over age 65 were victims of identity theft.
- Over 13% of older Americans are a victim of financial fraud yearly.
- Only 1 in 44 cases of Financial Abuse is reported.
- Seniors with cognitive incapacity suffer greater economic loss.

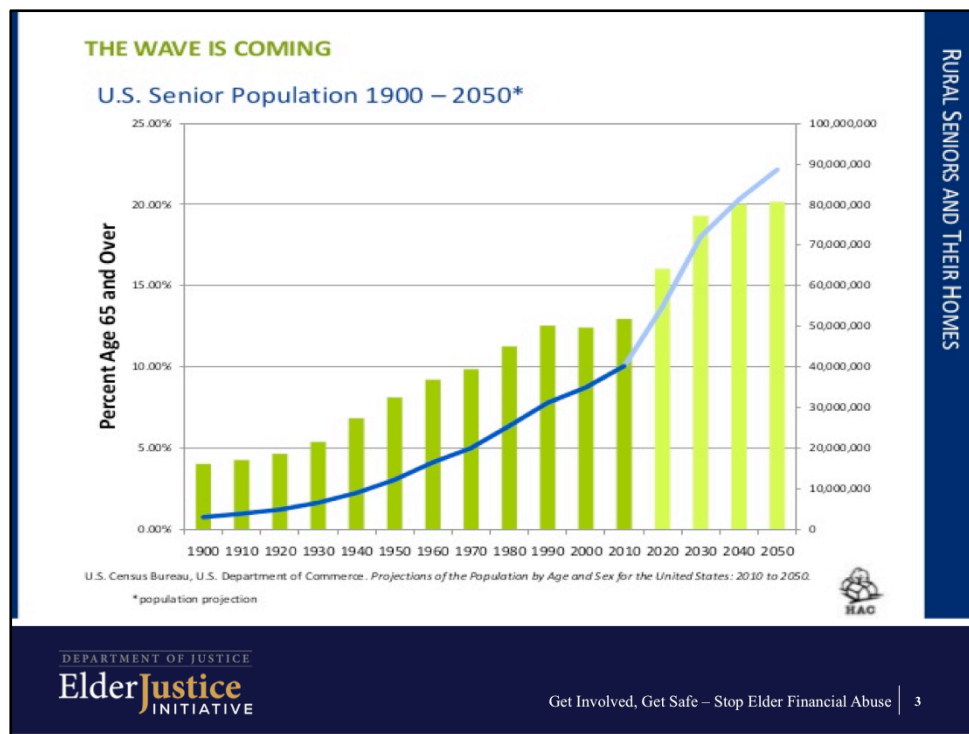
Slide 2: The Statistics

When looking at statistics, the BJS study found that fraud occurred from the misuse of credit cards, bank accounts, newly opened accounts, misuse of personal identification and mixtures of all of the above.

Another study that measured financial exploitation of the elderly as consumers found over 13% of elders are victims of financial fraud. (Holtfreter, K., Reisig, M.D., Mears, D.P., & Wolfe, S.E. (2014))

The New York State Elder Abuse Prevalence Study of 2011 found that only 1 in 44 cases of financial abuse is reported by seniors.

It is no surprise that seniors with cognitive impairment are at greater risk of abuse.



Slide 3: The Statistics

As you can see, the population of seniors has been steadily rising and will continue as the “baby-boomer” generation ages. With an increase in seniors, comes an increased risk of this population becoming victims of financial abuse. That is why it is so important to get involved if you see something suspicious, whether it is in your own life or in the life of someone you know.



Slide 4: What is Elder Financial Abuse?

Financial Abuse is the illegal or improper use of an older person's money or property.

Elder Financial Abuse is a widespread problem. We are going to talk about how and where abuse occurs, who does it, and complications of abuse. We will discuss some of the warning signs and how to try to avoid and report it. The Consumer Sentinel group which is comprised of the Federal Trade Commission, the Consumer Financial Protection Bureau, The Justice Department and many other organizations reported that they received over 2 million complaints of financial abuse during 2014.

HOW DOES FINANCIAL ABUSE OCCUR?

- Through the mail
- On the computer
- On the phone
- On TV or radio
- In person



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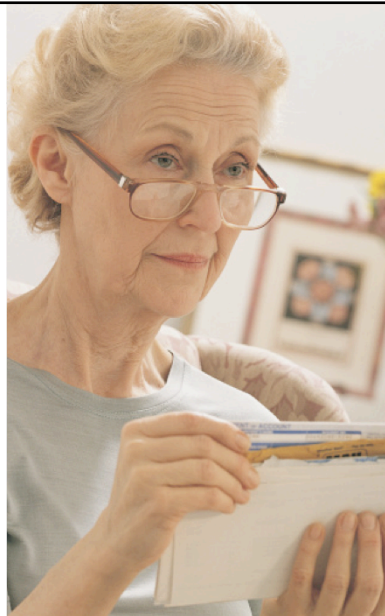
Slide 5: How does Financial Abuse Occur?

This is how financial abuse occurs. We will tell you some examples of each type of abuse and what you can do – get involved by checking out suspicious behavior and get safe by stopping or preventing the abuse. We cannot cover every single type of example of financial crime in this presentation as there are so many. But we will tell you helpful information that will make you aware of some of the scams that are occurring.

THROUGH THE MAIL

Mass mailings:

- Mail scams:
 - “You have won the lottery”
 - “You have won a prize”
 - “You may receive a check”
 - “You have won money”
- Fake charities asking for money
- Free lunch investment seminars
- Psychic scams



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Slide 6: Through the Mail

Mass Mailings are a common form of a scam. They often come in the form of a lottery scam. Lottery scams often originate outside of the United States. Foreign Lotteries are illegal. They violate the US cross-border law of foreign lottery sales. This goes for foreign lotteries by mail, phone or online participation. Communication you receive saying you have won the lottery but you must wire money via western union or you must pay a fee to get your prize sent or pay taxes ahead of time to claim your prize, lottery or free cruise etc. are just some examples of mail fraud. Be wary of “Free checks” you receive in the mail. They are probably fake and when deposited in the bank must be paid back to the bank!

Be wary of unverified letters from charities you are unfamiliar with asking for money or letters from financial advisors for free lunch retirement or investment seminars. Not every charity or investment seminar is a scam. Be cautious. Check and verify before going forward on these. (See The Financial Industry Regulatory Authority (FINRA) Investor Education Foundation on investment fraud <http://www.finra.org/>) Notify law enforcement or the U.S. Postal Inspection Service if you or someone you know receives this solicitation and fall victim to this type of mail fraud.

Psychic Scams are scams where a psychic will communicate with you, usually through the mail, saying that they know you have money problems or debt and then shortly afterward, you get a notice in the mail or an email that you have won the lottery. This sounds wonderful but this is a scam. If it sounds too good to be true, it most likely is!

ON THE COMPUTER

- Phishing scams – official-looking emails, ads, or pop up messages designed to trick you into clicking them. DO NOT CLICK these emails!
- They may install a virus on your computer or take you to a false website to capture your personal data.
- Other online scams:
 - online dating or Facebook scams
 - work at home or investment scams
 - lottery scams and more

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Slide 7: On the Computer

Phishing emails are emails that may promise you something or may look official so you click on them. The emails may request you enter personal data. Examples of personal data can be your bank information, credit card number, social security number. Any email that asks for this type of info could be a scam. Stealing this information is a form of identity theft. Identity theft is when someone wrongfully obtains and uses another person's personal data in some way that involves fraud or deception, typically for economic gain. Do not click on these phishing emails or give out pass words, social security, or Medicaid numbers or other types of sensitive data to anyone. Another example, if you see an email from a friend that doesn't seem right- trust your instincts. Sometimes cyber criminals hack into email accounts. Call your friend before clicking on suspicious emails. Your friend's email account could have been compromised by a hacker.

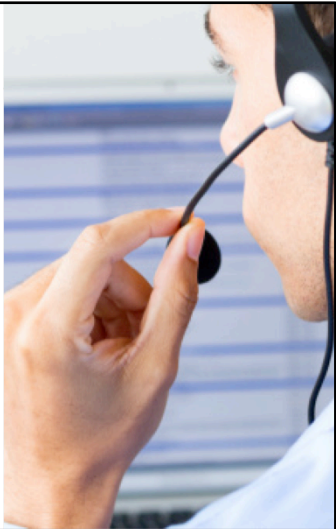
A current form of phishing email is the fake computer software pop-up where you are told there is a virus in your computer and that they need immediate access to fix it. Instead of allowing the potential hacker access, contact your computer software security program for help. Sometimes a phone call from the hacker accompanies this type of scam so be careful.

Other types of internet scams are found on dating, face book or other types of single sites. Some of these sites are places where scammers are looking for a victim. New love interests who ask for money and have drama filled lives are typical of con artists. Be sure and notify law enforcement if you fall victim to any such a scam. If you know someone involved in this type of relationship, educate them about these types of scams and encourage them to cut off communication and to report it.

These types of cases are handled by several agencies. See the Consumer Sentinel at <https://www.ftc.gov/enforcement/consumer-sentinel-network> to report and the FBI IC center, www.IC3.gov the internet crime complaint center. More to come on this at the end of the presentation.

ON THE PHONE

- IRS/Treasury Department scam calls – the IRS or Treasury Department will not contact you by phone if you are late or have not paid taxes. These are impostors!
- The Grandparent Scam – a fake call from a grandchild, nephew, niece etc. saying they are in trouble and need money
- Telemarketers – repetitive, high pressure calls sometimes with scare tactics



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Slide 8: On the Phone

Be skeptical of unsolicited calls. We are going to give you a few examples of the types of the scam calls you possibly could receive. One example is the “IRS” or “Treasury Department” call. If you receive the “IRS” call, report it to the Treasury Department at [irs.gov](https://www.irs.gov). This is a call from a supposed IRS employee where they tell you that you are in trouble and must call them back. The Census Bureau, Treasury Department or IRS will not call you on the phone or send you an email. If you get a call from a government entity– ask and verify! Hang up, look up the agency in the phonebook and then call back.

The Grandparent scam is a call from an impostor claiming to be a relative in trouble who needs money wired or wants to stop by and get the money. Call the police immediately if you get this type of call. If unsure if the call is real or not, call a relative and verify before sending any money.

Any caller, who threatens you, uses high pressure tactics, or keeps calling you at all hours of the day or night is probably a scammer. Charities who call asking for money when you know you just sent them a check may be scamming you. Check your records. Check to see if it is a legitimate charity. If not, get involved. Call law enforcement, call the phone company to change your phone number–ask for it to be unlisted and unpublished. Check out the Federal Trade Commissions page on charity scams at: <https://www.consumer.ftc.gov/articles/0074-giving-charity> Get on the Federal Trade Commission’s “Do Not Call” list. This will not stop all of your calls but it may help. Look into services that stop robo calls. There are free services you can sign up for that monitor your phone service for robo calls. Continue to be vigilant even if you take steps to stop the calls.

Be aware of the recent “computer virus” call from a supposed software company. This sometime accompanies a pop up or email with the same message. Call your computer software provider directly to stay safe.

ON TV OR RADIO

- Products with large shipping or handling charges
- Products sold that are frequently fake:
 - Quick weight loss products
 - Fraudulent mortgage ads



Slide 9: On TV or Radio

Some TV and radio scams include products that may or may not work but that have a huge shipping charge. You are required to send a check to handle the shipping charges which the con person pockets. Fraudulent anti-aging products or “natural” products that cure memory problems or other health issues could be scams.

Mortgage Fraud has risen in popularity in recent years. Scammers are taking advantage of this opportunity. In one example, the ads sound good but often contain an advance fee to obtain the reverse mortgage and then you never receive your money. Some of these ads are deceptive so be careful.



Slide 10: In Person

Avoid door to door sales as these can sometimes be scams. Be careful who you let into your home. Strangers offering services who want their money up front may start the job and not complete it or may not do the job at all. Check out references on anyone you hire to do a repair job for you. Check out anyone who comes to your door unannounced. Do not sign contracts with any repair contractors before investigating the contractor. Always get 3 estimates before getting repair work done.

Sometimes family members also take advantage of a senior financially and these are difficult cases due to the family bond. Examples are adult children who feel entitled to their parent's money and take it for their own use. The actor, Mickey Rooney was an example of this very type of abuse. Intimidating a senior, isolating a senior, name calling or otherwise abusing a senior to force them to hand over money is a form of abuse. To show this short clip about Mickey Rooney describing his abuse http://www.youtube.com/watch?v=ST_7kf7UCqww click the play button in the lower right corner of the slide.

One example of investment fraud involves fraudsters who use complicated jargon in the hopes that they will distract you from focusing on the huge fees that they are requesting. AARP warns you should think twice if you hear the following: "Your profit is guaranteed, there is no risk, these offers is only available today or just make your check out to me"! There is helpful information on this at FINRA and the SEC. Check to see if the investment product is legitimate and if the professional is licensed.

Guardian or Conservator /POA / Attorney abuse- this is when a fiduciary (someone you have authorized to take care of you or your money) abuses their role. Persons you have trusted with your money should not be using your money to take or make purchases for themselves without your consent. Bank or credit card activity that is unusual is a warning sign. Only appoint someone you trust as an agent to make decisions about your money and health. The National Adult Protective Services Association says that trusted others in these positions sometimes threaten to abandon, hit, or otherwise harm the victim unless the perpetrator gets what they want and often refuse to obtain needed medical care or services for the senior, keeping the money for themselves. It is important to remember you can always change your mind and revoke a POA/ Conservatorship or guardian or hire a new attorney. A good resource is CFPB's "Managing Someone Else's Money" and "Planning for Diminished Capacity" guides.

Lawyers- Be careful when signing legal documents. Read everything or have a trusted individual assist you. Scams involving attorneys have resulted in signing over wills and power of attorney to the scammers through intimidation or threats, or double-talk. Scammers have also used the names of reputable law firms to set up "dummy" internet sites. When in doubt contact your State Bar association or the American Bar Association to double check.

Some examples of medical or caregiver fraud scams are when your medical information is used to obtain reimbursement for services not provided. Review your explanation of benefits to make sure you received what was paid for. Beware of free tests. This may be a way to get your medical information to use in fraudulent manner. Protect your Medicare number. It is the same number as your social security number.

Caregiver Abuse can involve both paid and volunteer caregivers and family members as caregivers. There are many examples: here are several: a caregiver "borrowing" your ATM card to make purchases for themselves. A caregiver opens up new credit card accounts or bank accounts in your name and runs up bills. Gaining your trust and moving in to provide care only to end up not providing care and milking you out of your money.

When using a credit card be aware that individuals you hand your credit card to could steal your credit information. This is called skimming. Monitor your credit card accounts regularly. Shred paperwork with credit card numbers on it.

Check fraud is when someone approaches you with a request to deposit or cash a check for a legitimate purpose but once the check has "cleared", because it is a fraudulent check, the deposit will be reversed on your account. You are responsible for the check amount and any bank fees attached to it. You are responsible and liable for any items you cash or deposit into your account. Wire transfers also are used in these types of scams.

WHO ARE THE FINANCIAL ABUSERS?

- Family, friends, neighbors or acquaintances
- Professionals, such as lawyers, doctors, financial advisors, clergy, caregivers, guardians, etc.
- Strangers such as a telemarketer or door to door sales or repair person, new love interest, TV or radio announcers



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Slide 11: Who Are the Abusers?

As we have been discussing, there are many categories of abusers. Some examples could be family members who have substance abuse problems, are in debt, or have other addictions. Another possible example is sudden new friends who get involved in your life quickly and ask for money. Also, other possibilities are Professionals looking to make a quick score or strangers as we discussed in the in person scams.

More possibilities are professionals who take advantage of you. Strangers and new love interests or friends who seem to always need your money are examples.

HYBRID FINANCIAL ABUSE

- This is when more than one type of abuse is occurring.
- For example, a family member physically abuses a senior when he refuses to cooperate with a demand for money.

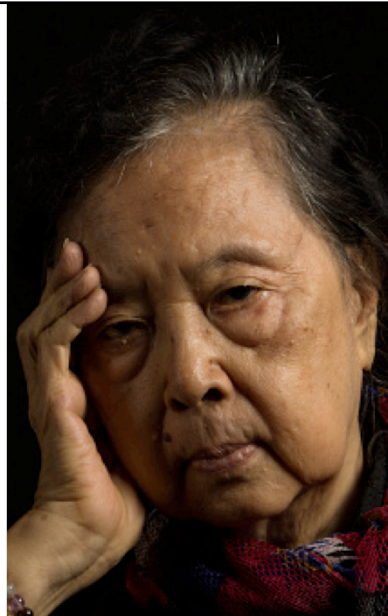


Slide 12: Hybrid Financial Abuse

This is pretty self-explanatory and often occurs within the home when a caregiver, friend or family member is unable to get money which then results in a physical assault or a second form of abuse.

COMPLICATIONS

- Reluctance to end the abuse due to ties to the abuser (friend or family member), fear of retaliation, shame, dependency on the abuser for assistance, health care, or for economic reasons
- Physical and emotional suffering
- Losses – money, time, retirement income, homes/residence, self esteem, inability to provide for oneself



Slide 13: Complications

Financial abuse can cause a range of complications such as those listed on the slide including blaming oneself for not catching on to the scam, embarrassment, loss of trust, lack of confidence in decision making. It can lead to depression, anger, anxiety, social isolation and other mental health disorders. One's physical health can also be affected. In some cases, premature death results.

Everyone should remember these scammers are good at what they do and in order to stop it one must report it and cut off communication. If you see it happening to someone else get involved. The losses can be devastating.

SIGNS OF FINANCIAL ABUSE

- Unpaid bills, a large amount of junk mail, sizable bank withdrawals or unusual credit card activity
- Caregiver/family not providing for the senior
- Changes in personality, demeanor, hygiene, self care
- Missing valuables
- Unusual new friends, new names on accounts
- Phone rings constantly

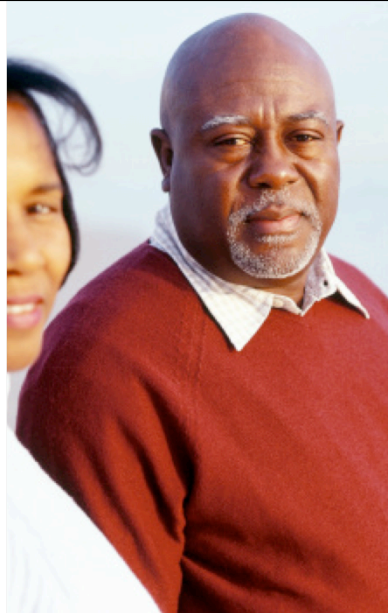


Slide 14: Signs of Financial Abuse

Be aware of the warning signs of Financial Abuse for yourself or for those you know. If you see your neighbor's bills piling up, or if you notice unusual charges on your credit card statement, if you see an empty medicine bottle when visiting your sick friend or if you notice a change in the physical or mental health of a senior you know, check it out. Changes in a personality, hanging out with new friends that don't seem to have you or your friend's best interest in mind can be warning signs. A missing piece of jewelry that your friend always wore or missing valuables all could be signs of possible abuse. Looking out for each other is the first step in combating financial abuse. Get Involved and Get Safe.

MORE SIGNS OF FINANCIAL ABUSE

- Unusual changes in a will or beneficiary
- Social Isolation, abuser “speaks” for the victim
- Calls from debt collectors
- Strange charges on a medical bill
- Home in a state of disrepair



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Slide 15: More Signs of Financial Abuse

These are more of the signs to look for when there is suspected abuse. Be wary when a family member or friend will not give you access to a loved one—or if they will not let the senior speak up for themselves. This could be a warning sign.

Calls from debt collectors about debt you are unaware of is also a warning sign that someone could have opened accounts in your name.

All of the above are potential warning signs.

WHY ARE SENIORS TARGETED?

- That's where the money is!
- If retired, often at home and accessible
- Seniors with memory problems are a particularly attractive target
- Seniors may be more trusting



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Slide 16: Why Are Seniors Targeted?

Seniors are targeted because they are at home, they may have a home that is paid off, they may be lonely, may have a nest egg, or assets, may have grown up in a more honest world and are more trusting. They could also be more forgetful, have health issues that put them at greater risk, may need help and be more dependent on others. Seniors who have mild cognitive impairment are at a greater risk of financial abuse.



Slide 17: What Can You Do?

Some tips on how to stay safe: Shred old financial documents, credit card or tax statements. Close old credit card or bank accounts. Never give out pin numbers, passwords, social security numbers or any personal information. Order a credit report- to check on your credit history. You can order one every 12 months from the Equifax, Experian or TransUnion companies. Once you get your report, look for inconsistencies. Report fraudulent or suspicious activity to your creditors. Use computer security software that updates automatically. Use virus protection programs. Change passwords regularly. Do not click on unfamiliar or strange emails, pop up ads or the like. Be careful who you “friend” on Face book. Be suspicious of anyone you meet on the internet who befriends you quickly and asks for money.

On the phone- beware of telemarketers, sweepstakes, lottery, free prize calls, charities and supposed government entities calling you on the phone. Scammers are very good at trying to get you to believe them. They want to gain your trust. Don’t give out personal information. Be alert to high pressure tactics like” No risk offers”. Get involved and get safe by fighting back. There are robo call screeners that you can use to monitor your calls. Report fraudulent calls to the proper agency—more on this at the end. Get on the Federal Trade Commission’s “Do Not Call List”. Hang up the phone or don’t answer it. Change your phone number if you need to- report calls to the phone company and the appropriate agency. Remember wiring money is the same as sending a check! Don’t play foreign lotteries-they are illegal.

Verify any government entity that calls you by hanging up and looking up the number, then call the agency back.

HOW TO AVOID FINANCIAL ABUSE

- Safeguard financial information
- Safeguard personal information
- Order your credit report –
 - Equifax, Experian, Transunion
- Use computer safe practices
- Hang up the phone



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Slide 18: How to Avoid Financial Abuse

Remember to always read and verify all financial statements. Always get 3 estimates when hiring a contractor. Always verify a contractor is licensed to do any work for you.

Do not give out personal data such as social security numbers and pin numbers. Order your free credit report yearly.

We have discussed computer safety. Some other ideas are: Use strong passwords, change pin numbers every 6 months and don't use the same pin for all of your accounts. Always log out when you are finished with an on line banking session or the like. Keep computer security software up to date. When searching on the internet only go to trusted sites verified by your browser. When receiving strange calls-don't be afraid to hang up the phone. Use caller ID. Screen your calls. Trust your instincts. Get involved and do something to stay safe!

Remember there is no shame in asking for help.

HOW TO AVOID FINANCIAL ABUSE

- Review all financial statements
- Check out any repair person you hire – get 3 estimates
- Don't sign a contract until you have verified the company
- If you don't understand a financial transaction or if you feel you are being pressured to give money, to sign a document – ask for help!



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Slide 19: How to Avoid Financial Abuse

This slide shows a few steps you can take depending on the type of abuse you experience. Check your bank statements, verify transactions. Call the Better Business Bureau to check out a repair company. Don't be afraid to ask for help.

We are now going to discuss where to report financial abuse and where to go for help.

GET INVOLVED, PREVENT, REPORT

- Put a stop payment on money wires, checks
- Place a fraud alert with the 3 credit reporting companies
- Change your phone number
- Freeze credit, shred old credit cards
- Contact the bank, credit companies



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Slide 20: Get Involved, Prevent, Report

Every situation is different but these are some of the options available when experiencing financial abuse. If you have sent money and believe it was a scam, do a stop payment.

In extreme cases, when there is concern that you may be a victim of financial abuse, it may be necessary to freeze your credit. This can be done by contacting the three credit reporting companies: TransUnion, Equifax and Experian (these are listed at the end with web addresses and phone numbers) and telling them you want to freeze your credit. Once your credit is frozen, lenders cannot access your credit. New accounts or credit extensions cannot be done as long as the account is frozen thus protecting you from fraudsters. If you wish to add to your credit or make a change, special steps will need to be taken. You can apply for a lift of the credit freeze when you feel it is safe from the three credit companies.

Be sure to also notify your bank, credit union and credit companies if you have experienced financial exploitation.

GET INVOLVED, PREVENT, REPORT

- Call law enforcement and make a report
- Get a restraining order at court
- Call a crises hotline
- Report to Adult Protective Services
- Call or report to appropriate government agency
- Seek legal counsel
- See EJI site for how to report at elderjustice.gov



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Slide 21: Get Involved, Prevent, Report

(To the presenter: here is a good time to speak about local resources. If you do not have a crises hotline for seniors in your area, consider recommending the National Center for Victims of Crime Victim Connect hotline available Monday through Friday from 10am to 6pm EST . The number is 1-855-4VICTIM.)

Seek legal counsel to see if there is help to get money back or property that has been taken.

Here are just a few of the places you can report abuse or get help.

REPORTING

To Report:

All Fraud can always be reported to Adult Protective Services in your area.

- through the mail, report to the USPIS
- through the computer, report to Sentinel, FTC, FBI-IC3 or USPIS
- on the phone, contact the FTC
- on TV or radio, contact the FTC
- in person, call local police first



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Slide 22: Reporting

Here are just a few of the places you can report financial abuse. Internet addresses are listed at the end of the presentation. When available, phone numbers are also listed.

Conclusion



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Slide 23: Conclusion

Why is this man smiling? He is smiling because he took steps to protect himself from financial abuse. Remember to watch for signs, ask a lot of questions, and be cautious when encountering possible financial abuse. We hope we gave you some good tips today about how to safeguard yourself. (For the Presenter: Here is where the presenter can provide handouts on local resources for the audience, take questions and reference the resources listed on the final slides).

Thank you for attending our presentation.

HELPFUL RESOURCES:

National Center for Victims of Crime (NVCV)

<https://victimsofcrime.org/> Victim Connect 1-855-484-2846

The National Center on Elder Abuse www.ncea.aoa.gov/

The U.S. Postal Inspection Service

<https://postalinspectors.uspis.gov> 1-800-275-8777

The Federal Trade Commission <https://www.ftc.gov/>

www.freecreditreport.com/Official

The National Association of Adult Protective Services

www.napsa-now.org/ 1-217-523-4431

Better Business Bureau www.bbb.org/scam-stopper

HELPFUL RESOURCES:

AARP www.aarp.org 1-800-222-4444, option #2

The U.S. Securities and Exchange Commission www.sec.gov/
1-800-732-0330

The Federal Bureau of Investigation <https://www.fbi.gov>
1-866-720-5721

The Consumer Financial Protection Bureau
www.consumerfinance.gov/ 1-855-411-2372

Equifax www.equifax.com 1-888-766-0008

TransUnion www.transunion.com 1-800-680-7289

Experian www.experian.com 1-888-397-3742

INFORMATION WAS OBTAINED FROM:

The Bureau of Justice Statistics

The National Institute of Justice

The U.S. Census Bureau

The Consumer Sentinel

The Financial Industry Regulatory Authority (FINRA)

AARP

The U.S. Securities and Exchange Commission

The Federal Bureau of Investigation

The National Center for Victims of Crime

The National Center on Elder Abuse

The U.S. Postal Inspection Service

INFORMATION WAS OBTAINED FROM:

The Federal Trade Commission
The National Association of Adult Protective Services
The Consumer Financial Protection Bureau”

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Slide 27: Information Was Obtained From:

Information for this presentation was obtained from these agencies and organizations. We have listed some email addresses and if available, phone numbers for you. It's important to remember to always call 911 in an emergency. You can also call your local Adult Protective Services organization.

Thank you for your interest in putting an end to elder financial abuse. Remember Get Involved and Get Safe.